

Substitute for form 1449A&B/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(Use as many sheets as necessary)</i>				<b>Complete if Known</b>	
				Application Number	10/045,632
				Filing Date	October 26, 2001
				First Named Inventor	Milberger, Susan M.
				Art Unit	3693
				Examiner Name	Chandler, Sara M.
Sheet	1	of	4	Attorney Docket Number	020375-000230US

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code <sup>2</sup> (if known)			
	AA	US-6,292,211	09-01-2001	Pena	
	AB	US-6,615,190	09-01-2003	Slater	
	AC	US-7,376,587	05-20-2008	Neofytides et al.	

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				
	AD	WO	98/26386	A1	06-18-1998	Kurt M. Maschoff		<input type="checkbox"/>

NON PATENT LITERATURE DOCUMENTS					
Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.			T <sup>2</sup>
	AE	Business Wire, "G&D America's Multi Application Smart Card Selected for Combined Payroll and 'Virtual Banking' Program in Mexico," April 24, 1998, 4 pages.			<input type="checkbox"/>
	AF	US Patent Application No. 10/332,724 (Attorney Docket Number 020375-000201US), Office Action dated February 22, 2008, 16 pages			<input type="checkbox"/>
	AG	US Patent Application No. 10/045,633 (Attorney Docket Number 020375-000210US), Office Action dated March 22, 2007, 10 pages			<input type="checkbox"/>
	AH	US Patent Application No. 10/045,633 (Attorney Docket Number 020375-000210US), Final Office Action dated September 6, 2007, 11 pages			<input type="checkbox"/>
	AI	US Patent Application No. 10/045,633 (Attorney Docket Number 020375-000210US), Notice of Allowance dated March 5, 2008, 7 pages			<input type="checkbox"/>

Examiner Signature		Date Considered	
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

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	AJ	US Patent Application No. 10/046,654 (Attorney Docket Number 020375-000220US), Office Action dated January 10, 2007, 8 pages	<input type="checkbox"/>	
	AK	US Patent Application No. 10/046,654 (Attorney Docket Number 020375-000220US), Office Action dated June 20, 2007, 8 pages	<input type="checkbox"/>	
	AL	US Patent Application No. 10/046,654 (Attorney Docket Number 020375-000220US), Final Office Action dated October 18, 2007, 9 pages	<input type="checkbox"/>	
	AM	US Patent Application No. 10/046,654 (Attorney Docket Number 020375-000220US), Advisory Action dated January 22, 2008, 3 pages	<input type="checkbox"/>	
	AN	US Patent Application No. 10/046,654 (Attorney Docket Number 020375-000220US), Office Action dated April 1, 2008, 9 pages	<input type="checkbox"/>	
	AO	US Patent Application No. 10/336,149 (Attorney Docket Number 020375-000221US), Office Action dated April 19, 2007, 13 pages	<input type="checkbox"/>	
	AP	US Patent Application No. 10/336,149 (Attorney Docket Number 020375-000221US), Final Office Action dated October 2, 2007, 15 pages	<input type="checkbox"/>	
	AQ	US Patent Application No. 10/336,149 (Attorney Docket Number 020375-000221US), Office Action dated December 13, 2007, 16 pages	<input type="checkbox"/>	
	AR	US Patent Application No. 10/336,657 (Attorney Docket Number 020375-000222US), Office Action dated October 19, 2007, 9 pages	<input type="checkbox"/>	
	AS	US Patent Application No. 10/336,657 (Attorney Docket Number 020375-000222US), Final Office Action dated February 14, 2008, 10 pages	<input type="checkbox"/>	

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	AT	US Patent Application No. 09/613,615 (Attorney Docket Number 020375-000200US), Office Action dated October 11, 2001, 12 pages		<input type="checkbox"/>
	AU	US Patent Application No. 09/613,615 (Attorney Docket Number 020375-000200US), Final Office Action dated March 27, 2002, 9 pages		<input type="checkbox"/>
	AV	US Patent Application No. 09/613,615 (Attorney Docket Number 020375-000200US), Office Action dated September 4, 2002, 9 pages		<input type="checkbox"/>
	AW	US Patent Application No. 09/613,615 (Attorney Docket Number 020375-000200US), Final Office Action dated February 10, 2002, 10 pages		<input type="checkbox"/>
	AX	US Patent Application No. 09/613,615 (Attorney Docket Number 020375-000200US), Office Action dated January 13, 2005, 9 pages		<input type="checkbox"/>
	AY	US Patent Application No. 09/613,615 (Attorney Docket Number 020375-000200US), Office Action dated November 1, 2006, 19 pages		<input type="checkbox"/>
	AZ	US Patent Application No. 09/613,615 (Attorney Docket Number 020375-000200US), Notice of Allowance dated July 6, 2007, 3 pages		<input type="checkbox"/>
	BA	US Patent Application No. 10/021,292 (Attorney Docket Number 020375-000240US), Office Action dated October 9, 2002, 7 pages		<input type="checkbox"/>
	BB	US Patent Application No. 10/021,292 (Attorney Docket Number 020375-000240US), Office Action dated March 17, 2003, 6 pages		<input type="checkbox"/>
	BC	US Patent Application No. 10/021,292 (Attorney Docket Number 020375-000240US), Final Office Action dated July 15, 2003, 5 pages		<input type="checkbox"/>

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	BD	US Patent Application No. 10/021,292 (Attorney Docket Number 020375-000240US), Advisory Action dated February 4, 2004, 2 pages	<input type="checkbox"/>
	BE	US Patent Application No. 10/021,292 (Attorney Docket Number 020375-000240US), Office Action dated September 9, 2004, 11 pages	<input type="checkbox"/>
	BF	US Patent Application No. 10/021,292 (Attorney Docket Number 020375-000240US), Notice of Allowance dated March 12, 2007, 3 pages	<input type="checkbox"/>

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